

## AMENDMENTS TO THE CLAIMS

1. (Canceled)

2. (Currently amended) A method for purchasing a product from a merchant ~~computer~~ server using a virtual payment account, the merchant server storing a product database containing information regarding tangible items offered for sale, the method comprising:

in association with a merchant server receiving a request an order from a consumer computer to purchase a tangible product from [[said]] the merchant ~~computer~~ server using a virtual payment account, transmitting an authentication request via a secure link to a commerce gateway that serves a plurality of merchant servers, including the merchant server;

in response to said ~~purchase request~~ the commerce gateway receiving the authentication request, determining whether said ~~consumer computer~~ is associated with a valid virtual payment account maintained by [[a]] the commerce gateway is associated with the consumer computer;

in response to the commerce gateway determining that a valid virtual payment account is associated with the consumer computer, returning an account identifier to the consumer computer;

in response to ~~determining that said consumer computer is associated with said virtual payment account, applying a cost of said product to said virtual payment account~~ the merchant server receiving the order to purchase the tangible product and the account identifier from the consumer computer, obtaining a valid transaction authorization from the commerce gateway; and

providing said product to a consumer associated with said consumer computer, in response to the merchant server receiving the valid transaction authorization, completing the purchase of the tangible product.

3. (Currently amended) The method of Claim 2, wherein determining whether ~~said consumer computer is associated with a virtual payment account~~ a valid virtual payment account maintained by the commerce gateway is associated with the consumer computer comprises:

transmitting ~~[[an]]~~ the authentication request from said consumer computer to ~~[[a]]~~ the commerce gateway;

determining at said commerce gateway whether a valid virtual payment account is associated with said consumer computer; and

transmitting an account identification container to said consumer computer in response to determining that said consumer computer is associated with ~~[[a]]~~ the valid virtual payment account.

4. (Previously presented) The method of Claim 3, wherein said authentication request comprises a digital certificate.

5. (Currently amended) The method of Claim 3, wherein applying a cost of said product to said virtual payment account comprises:

receiving said account identification container at said merchant ~~computer~~ server;

transmitting said account identification container and said cost of said product from said merchant ~~computer~~ server to said commerce gateway;

determining whether said virtual payment account may be charged for said cost of said product; and

in response to determining that said virtual payment account may be charged for said cost of said product, transmitting a valid transaction authorization from said commerce gateway to said merchant ~~computer~~ server.

6. (Previously presented) The method of Claim 3, wherein said virtual payment account comprises a main account and at least one sub-account.

7. (Currently amended) The method of Claim 6, wherein said sub-account is operative only to accept charges from a predetermined list of merchant ~~computer~~ servers.

8. (Previously presented) The method of Claim 6, wherein a spending limit may be set by said consumer for said sub-account.

9. (Currently amended) A method for purchasing a product from a merchant server using a virtual payment account associated with a consumer computer, the merchant server storing a product database containing information regarding tangible items offered for sale, the method comprising:

in association with a merchant server receiving a request an order from said consumer computer to purchase ~~[[said]]~~ a tangible product, ~~said purchase request identifying using~~ a virtual payment account as the method of payment for said product, transmitting an authentication request via a secure link to a commerce gateway that serves a plurality of merchant servers, including the merchant server;

~~in response to said purchase request, transmitting an authentication request from said consumer computer to a commerce gateway;~~

in response to the commerce gateway receiving said authentication request at said commerce gateway, ~~[[and]]~~ determining whether a valid virtual payment account is associated with said consumer computer at said commerce gateway;

in response to the commerce gateway determining that a valid virtual payment account is associated with said consumer computer, transmitting an account identification container to said consumer computer;

transmitting ~~[[said]]~~ a purchase request including said account identification container from said consumer computer to said merchant server;

transmitting said purchase request from said merchant ~~computer~~ server to said commerce gateway;

receiving said purchase request at said commerce gateway and determining whether said virtual payment account may be used to pay for said product;

in response to determining that said virtual payment account may be used to pay for said product, transmitting a valid transaction authorization from said commerce gateway to said merchant ~~computer~~ server and said consumer computer;

charging said virtual payment account for a cost associated with said product; and

providing said tangible product to a consumer associated with said consumer computer by shipping the tangible product to the consumer.

10. (Previously presented) The method of Claim 9, wherein said virtual payment account comprises a main account and at least one sub-account.

11. (Previously presented) The method of Claim 10, wherein charging said virtual payment account for a cost associated with said product comprises charging said sub-account for a cost associated with said product.

12. (Currently amended) The method of Claim 11, further comprising:

determining whether said sub-account is authorized to receive a charge from said merchant ~~computer~~ server; and

charging said sub-account for a cost associated with said product in response to determining that said sub-account is authorized to receive said charge from said merchant server.

13. (Previously presented) The method of Claim 9, wherein said virtual payment account comprises a credit account.
14. (Previously presented) The method of Claim 9, wherein said virtual payment account comprises a pre-paid account.
15. (Previously presented) The method of Claim 9, wherein said authentication request comprises a digital certificate, and wherein said digital certificate is transmitted to said commerce gateway via a secure link.
16. (Currently amended) The method of Claim ~~[[16]]~~ 15, wherein said digital certificate is created at said commerce gateway and is transmitted to said consumer computer at the time a virtual payment account associated with said consumer computer is created.
17. (Previously presented) The method of Claim 16, wherein said digital certificate is encrypted.
18. (Previously presented) The method of Claim 10, wherein determining whether said virtual payment account may be used to pay for said product comprises determining whether a spending limit has been exceeded.
19. (Currently amended) A computer-controlled apparatus for performing the method of Claim ~~[[10]]~~ 9.
20. (Currently amended) A computer-readable medium containing instructions which, when executed by a computer, perform the method of Claim ~~[[10]]~~ 9.

21. (Currently amended) An apparatus for purchasing a tangible product from a merchant ~~computer~~ server using a virtual payment account associated with a consumer computer over an internetwork, comprising:

a consumer computer comprising a network interface for connecting to said internetwork, a processing unit coupled to said network interface, and a storage medium coupled to said processing unit;

a merchant ~~computer~~ server comprising a network interface for connecting to said internetwork, a processing unit coupled to said network interface, and a storage medium coupled to said processing unit;

a commerce gateway comprising a network interface for connecting to said internetwork, a processing unit coupled to said network interface, and a storage medium coupled to said processing unit, the commerce gateway serving a plurality of merchant servers, including the merchant server; and

wherein said storage medium of said consumer computer contains program code executed by said consumer computer processing unit for transmitting a request to said merchant ~~computer~~ server to purchase a tangible product, said purchase request identifying a virtual payment account associated with the consumer computer as the method of payment for said product; and

wherein said storage medium of said merchant ~~computer~~ server contains program code executed by said merchant ~~computer~~ server processing unit for requesting the identity of a valid virtual payment account associated with said consumer computer in response to receiving a purchase request from said consumer computer and a product database, the product database containing information regarding tangible items offered for sale; and

wherein said storage medium of said commerce gateway contains program code executed by said commerce gateway processing unit for determining whether a valid virtual payment account is associated with said consumer computer, and for transmitting an account identification container to said consumer computer in response to determining that a valid virtual payment account is associated with said consumer computer.

22. (Currently amended) The apparatus of Claim 21, wherein said storage medium of said consumer computer further contains program code executed by said consumer computer processing unit for receiving said account identification container from said commerce gateway, and for transmitting a purchase request to said merchant ~~computer~~ server including said account identification container.

23. (Currently amended) The apparatus of Claim 22, wherein said storage medium of said merchant ~~computer~~ server further contains program code executed by said merchant ~~computer~~ server processing unit for receiving said purchase request from said consumer computer, and for transmitting said purchase request to said commerce gateway.

24. (Previously presented) The apparatus of Claim 23, wherein said storage medium of said commerce gateway further contains program code executed by said commerce gateway processing unit for receiving said purchase request, and for determining whether said virtual payment account may be used to pay for said product.

25. (Currently amended) The apparatus of Claim 24, wherein said storage medium of said commerce gateway further contains program code executed by said commerce gateway processing unit for transmitting a valid transaction authorization to said merchant ~~computer~~

server in response to determining that said virtual payment account may be used to pay for said product.

26. (Previously presented) The apparatus of Claim 25, wherein said storage medium of said commerce gateway further contains program code executed by said commerce gateway processing unit for charging said virtual payment account for a cost associated with said product.

27. (Previously presented) The apparatus of Claim 26, wherein said virtual payment account comprises a main account and a sub-account, and wherein said storage medium of said commerce gateway further contains program code executed by said commerce gateway processing unit for charging said sub-account of said virtual payment account for a cost associated with said product.

28. (Currently amended) A computer-readable medium having a computer-executable component for purchasing a tangible product from a merchant ~~computer~~ server using a virtual payment account, the computer-executable component comprising instructions which when executed by the computer cause the computer to transmit a report to a merchant ~~computer~~ server to purchase a product, the merchant server storing a product database containing information regarding tangible items offered for sale, said purchase request identifying a virtual payment account as the method of payment for said product.